

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** ( Not for submission under 37 CFR 1.99)

Application Number	10645521
Filing Date	2003-08-22
First Named Inventor	Ravi Ganesan
Art Unit	3694
Examiner Name	Brian E. Fertig
Attorney Docket Number	23952-0018

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	2	6009402		1999-12-28	Whitworth	
	3	6026364		2000-02-15	Whitworth	
	4	6052674		2000-04-18	Zervides et al.	
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	6	6249770		2001-06-19	Erwin et al.	
	7	6360210		2002-03-19	Wallman	
	8	6460021		2002-10-01	Kirksey	

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9	6856974		2005-02-15	Ganesan et al.	
10	7177834		2007-02-13	Maestle	
11	7206768		2007-04-17	DeGroeve et al.	
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	4	MOYNIHAN, et al. "Taming the Remittance Beast Electronically." Healthcard Financial Management, March 1992, p. 20 (9), vol. 46, no. 3.	<input type="checkbox"/>
	5	SLATER, et al. "Giving Receivables an 'Outside' Chance." Healthcard Financial Management, October 1991, p. 56 (6), vol. 45, no. 10.	<input type="checkbox"/>
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	7	Final Office Action mailed 3/11/2008 for related US Patent Application No. 11/057,233 (filed 2/15/2005) which is a continuation of US Patent Application No. 09/301,068.	<input type="checkbox"/>
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9	Non-Final office Action mailed 4/22/2008 for related US Patent Application No. 11/059,370 (filed 2/17/2005) which is a continuation of US Patent Application No. 11/057,233.	<input type="checkbox"/>
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Examiner Signature	/Brian Fertig/	Date Considered	01/06/2009
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